



INSTRUCTION CIRCULAR

NO. P/INST-IBD/2018/23

August 24, 2018

Re: DECLARATION OF WEIGHTAGES AND PROFIT SHARING RATIO FOR THE MONTH OF SEPTEMBER 2018

To: All Islamic Banking Branches
All Islamic Banking Windows

Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers

From: Pool Management Unit, Islamic Banking

We are enclosing Profit Sharing Ratio and Weightages (LCY & FCY) that will be applicable for the month of September 2018.

Branches should ensure that the enclosed sheets are invariably displayed on their notice board located in the customer area.

The updated Weightages will also be available on the HBL's Official website: www.hbl.com.


ZAHID PAREKH
HEAD – ISLAMIC BANKING


NASSIR SALIM
HEAD - GLOBAL OPERATIONS


Encl:
Profit Sharing Ratio and Weightages Sheets for LCY & FCY.



Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **SEPTEMBER 2018** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month September 2018	Month August 2018	Month July 2018
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS		Profit Weightages		
Product Name	Payment Frequency	Month September 2018	Month August 2018	Month July 2018

HBL Islamic PLS Account	Monthly	0.2833	0.2833	0.2833
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HBL Al-Irtifa Account

On Daily Actual Deposits of Rs. 1 but less than 500(K)	Monthly	0.2833	0.2833	0.2833
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	0.2917	0.2917	0.2917
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	0.3208	0.3208	0.3208
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	0.3250	0.3250	0.3250
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	0.3292	0.3292	0.3292
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	0.3313	0.3313	0.3313
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	0.3333	0.3333	0.3333
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	0.3354	0.3354	0.3354
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	0.3375	0.3375	0.3375
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	0.3396	0.3396	0.3396

REMUNERATIVE CURRENT ACCOUNTS

HBL Al-Mukhtar Account	Monthly	0.0042	0.0042	0.0042
HBL at Work Islamic Premium Account	January & July	0.0042	0.0042	0.0042

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

1 Month	Maturity	0.3479	0.3479	0.3479
3 Months	Maturity	0.3563	0.3563	0.3563
6 Months	Maturity	0.3729	0.3729	0.3729
One Year	Maturity	0.4146	0.4146	0.4146
Three Years	Maturity	0.4563	0.4563	0.4563
Five Years	Maturity	0.4979	0.4979	0.4979

Profit on Monthly

One Year	Monthly	0.3771	0.3771	0.3771
Three Years	Monthly	0.4104	0.4104	0.4104
Five Years	Monthly	0.3813	0.3813	0.3813

Profit on Quarterly

One Year	Quarterly	0.3854	0.3854	0.3854
Three Years	Quarterly	0.4188	0.4188	0.4188
Five Years	Quarterly	0.4021	0.4021	0.4021

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month September 2018	Month August 2018	Month July 2018
	Share of Rab-ul-Maal	50%	50%	50%
Share of Mudarib	50%	50%	50%	

Local Currency Accounts

SAVING ACCOUNTS		Profit Weightages		
Product Name	Payment Frequency	Month September 2018	Month August 2018	Month July 2018

Profit on Semi Annually

One Year	Semi Annually	0.3938	0.3938	0.3938
Three Years	Semi Annually	0.4271	0.4271	0.4271
Five Years	Semi Annually	0.4271	0.4271	0.4271

Prepared by:



Pool Manager

Reviewed by:



Unit Head, Pool Management

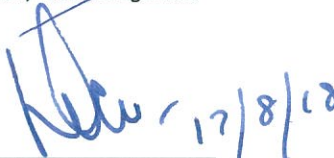


Head, Islamic Projects

Approved by:



Head, Retail Channel Liability



Head, Islamic Banking



Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages for **SEPTEMBER 2018** and two Previous periods which are applicable on its Savings deposits & Term deposits Accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

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ISLAMIC DEPOSIT PRODUCTS	PROFIT SHARING RATIO			
		Month September 2018	Month August 2018	Month July 2018
	Share of Rab-ul-Maal	50%	50%	50%
	Share of Mudarib	50%	50%	50%

Foreign Currency Accounts

HBL Islamic FC PLS Account	Payment Frequency	Profit Weightages		
		Month September 2018	Month August 2018	Month July 2018
FCY Less than 1000	Monthly	0.0167	0.0167	0.0167
FCY 1000 to less than FCY 50,000	Monthly	0.0250	0.0250	0.0250
From FCY 50,000 & above	Monthly	0.0333	0.0333	0.0333

HBL Islamic High Yield Foreign Currency Investment Deposit

One Month

FCY From 1,000 to 99,999	Maturity	0.0333	0.0333	0.0333
FCY From 100,000 to 499,999	Maturity	0.0333	0.0333	0.0333
FCY From 500,000 & above	Maturity	0.0333	0.0333	0.0333

Two Months

FCY From 1,000 to 99,999	Maturity	0.0333	0.0333	0.0333
FCY From 100,000 to 499,999	Maturity	0.0333	0.0333	0.0333
FCY From 500,000 & above	Maturity	0.0333	0.0333	0.0333

Three Months

FCY From 1,000 to 99,999	Maturity	0.0333	0.0333	0.0333
FCY From 100,000 to 499,999	Maturity	0.0333	0.0333	0.0333
FCY From 500,000 & above	Maturity	0.0333	0.0333	0.0333

Six Months

FCY From 1,000 to 99,999	Maturity	0.0333	0.0333	0.0333
FCY From 100,000 to 499,999	Maturity	0.0333	0.0333	0.0333
FCY From 500,000 & above	Maturity	0.0333	0.0333	0.0333

Twelve Months


FCY From 1,000 to 99,999	Maturity	0.0333	0.0333	0.0333
FCY From 100,000 to 499,999	Maturity	0.0333	0.0333	0.0333
FCY From 500,000 & above	Maturity	0.0333	0.0333	0.0333

Prepared by:


Pool Manager

Reviewed by:


Unit Head Pool Management


Head Islamic Projects

Approved by:


Head Retail Channel Liability


Head Islamic Banking


Resident Shariah Board Member

Habib Bank Limited - Islamic Banking is pleased to announce the Profit Sharing Ratio (PSR) and Weightages (LCY - Specific / Special Pool) for the month **September 2018**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

	Month September 2018
Share of Rab-ul-Maal	70%
Share of Mudarib	30%

Local Currency Accounts

Specific / Special Pool Deposits:

Single Tier - Saving/ Term Deposit	0.4583
Single Tier - Saving/ Term Deposit	0.4858
Single Tier - Saving/ Term Deposit	0.4917
Single Tier - Saving/ Term Deposit	0.4933
Single Tier - Saving/ Term Deposit	0.5000
Single Tier - Saving/ Term Deposit	0.5017
Single Tier - Saving/ Term Deposit	0.5058
Single Tier - Saving/ Term Deposit	0.5092
Single Tier - Saving/ Term Deposit	0.5100
Single Tier - Saving/ Term Deposit	0.5108
Single Tier - Saving/ Term Deposit	0.5175
Single Tier - Saving/ Term Deposit	0.5208
Single Tier - Saving/ Term Deposit	0.5317
Single Tier - Saving/ Term Deposit	0.5333
Single Tier - Saving/ Term Deposit	0.5400
Single Tier - Saving/ Term Deposit	0.5417
Single Tier - Saving/ Term Deposit	0.5608
Single Tier - Saving/ Term Deposit	0.5625
Single Tier - Saving/ Term Deposit	0.5642
Single Tier - Saving/ Term Deposit	0.5692
Single Tier - Saving/ Term Deposit	0.5750
Single Tier - Saving/ Term Deposit	0.5800
Single Tier - Saving/ Term Deposit	0.5833
Single Tier - Saving/ Term Deposit	0.5875
Single Tier - Saving/ Term Deposit	0.5900
Single Tier - Saving/ Term Deposit	0.5917
Single Tier - Saving/ Term Deposit	0.5942
Single Tier - Saving/ Term Deposit	0.6042
Single Tier - Saving/ Term Deposit	0.6167
Single Tier - Saving/ Term Deposit	0.6225
Single Tier - Saving/ Term Deposit	0.6250
Single Tier - Saving/ Term Deposit	0.6375
Single Tier - Saving/ Term Deposit	0.6458
Single Tier - Saving/ Term Deposit	0.6500
Single Tier - Saving/ Term Deposit	0.6583
Single Tier - Saving/ Term Deposit	0.6667
Single Tier - Saving/ Term Deposit	0.6750
Single Tier - Saving/ Term Deposit	0.6833
Single Tier - Saving/ Term Deposit	0.6917
Single Tier - Saving/ Term Deposit	0.7000
Single Tier - Saving/ Term Deposit	0.7083
Single Tier - Saving/ Term Deposit	0.7167
Single Tier - Saving/ Term Deposit	0.7250
Single Tier - Saving/ Term Deposit	0.7333
Single Tier - Saving/ Term Deposit	0.7417
Single Tier - Saving/ Term Deposit	0.7500

9

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The profit sharing ratio between Rab-ul-Maal (Depositors) and Mudarib (Bank) before deduction of Tax would be as follows:

	Profit Sharing Ratio
Share of Rab-ul-Maal	70%
Share of Mudarib	30%
Single Tier - Saving / Term Deposit	0.7583
Single Tier - Saving / Term Deposit	0.7667
Single Tier - Saving / Term Deposit	0.7750
Single Tier - Saving / Term Deposit	0.7833

Foreign Currency Accounts

Specific / Special Pool Deposits:	Weightages
Single Tier - Term Deposit	0.3790
Single Tier - Term Deposit	0.3807
Single Tier - Term Deposit	0.5000
Single Tier - Term Deposit	0.6000
Single Tier - Term Deposit	0.6067
Single Tier - Term Deposit	0.6583

Prepared by:


Pool Manager

Reviewed by:


Unit Head, Pool Management


Head, Islamic Projects

Approved by:


Head, Retail Channel Liability


Head, Islamic Banking
12/8/18


Resident
Shariah Board Member